
Federal Reserve Release



H.2

*Actions of the Board, Its Staff,
and the Federal Reserve Banks;
Applications and Reports Received*

No. 22

Week Ending May 29, 2010

Testimony and Statements

Government Assistance to AIG -- statement by Scott G. Alvarez, general counsel, before the Congressional Oversight Panel of the U.S. Congress on the authority, actions, and role of the Federal Reserve with regard to American International Group, Inc.

- Published, May 26, 2010

Forms

Forms -- final Board review to extend without revision the Notification of Nonfinancial Data Processing Activities (FR 4021) and to discontinue the Survey of Financial Management Behaviors of Military Personnel (FR 1375).

- Approved, May 27, 2010

Monetary and Financial Policy

Term Deposit Facility -- TDF small-value auction of \$1 billion of 14-day term deposits on June 14, 2010.

- Announced, May 28, 2010

Regulations and Policies

Consumer Credit Card Limits -- report to Congress on certain practices that creditors may consider in deciding whether to reduce credit lines or raise interest rates on credit cards made available to consumers.

- Approved, May 27, 2010

Overdraft Services -- final rules to clarify certain aspects of Regulations E (Electronic Fund Transfers) and DD (Truth in Savings) addressing overdraft services and to make other conforming and technical amendments to the regulations.

- Approved, May 27, 2010

Regulations and Policies

Small Business Credit Cards -- report to Congress on the use of credit cards by small businesses and the credit card market for small businesses.

- Approved, May 25, 2010

Enforcement

Banco de la Nacion Argentina, Buenos Aires, Argentina, and its New York, New York, branch -- written agreement dated March 2, 2007, terminated May 19, 2010.

- Announced, May 27, 2010

Farmers Bank, Ault, Colorado -- written agreement with the Federal Reserve Bank of Kansas City and the Colorado Division of Banking.

- Announced, May 25, 2010

FirsTier Bancorp, Broomfield, Colorado -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, May 27, 2010

Skandinaviska Enskilda Banken, Stockholm, Sweden -- issuance of a consent order of prohibition against Walter Simon, a former foreign exchange options trader and institution-affiliated party of its New York, New York, branch.

- Announced, May 24, 2010

H.2 Actions under delegated authority

May 23, 2010 to May 29, 2010

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSDM Office of Staff Director for Management

Bank Branches, Domestic

Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 2727 Fort Worth Avenue, Dallas.

- Approved, May 26, 2010

Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 7170 East McDowell Road, Scottsdale, Arizona.

- Approved, May 27, 2010

Secretary

The Connecticut Bank and Trust Company, Hartford, Connecticut -- to establish a branch at 114 Woodland Street, Hartford.

- Approved, May 26, 2010

Richmond

John Marshall Bank, Falls Church, Virginia -- to establish a branch at 11 North Washington Street, Rockville, Maryland.

- Approved, May 27, 2010

Philadelphia

New Century Bank, d/b/a Customers 1st Bank, Phoenixville, Pennsylvania -- to establish branches at the intersection of Route 413 and Doublewoods Road, Langhorne, and at 73 Old Dublin Pike, Doylestown.

- Approved, May 27, 2010

Bank Holding Companies

Atlanta

Bank of Erath Holding Company, Erath, Louisiana -- to become a bank holding company and to acquire Bank of Erath, Erath.

- Approved, May 27, 2010

Dallas

Briscoe Ranch, Inc., Uvalde, Texas, and Security State Bank, Pearsall -- waiver of application to acquire Medina Valley Bancshares, Inc., Devine, in connection with the merger of Medina and its subsidiary bank, Medina Valley State Bank, with and into Security State Bank.

- Granted, May 28, 2010

St. Louis

Soteria Financial Group, Inc., Henderson, Kentucky -- to become a bank holding company and to acquire The Bank of Henderson, Inc., Henderson.

- Withdrawn, May 25, 2010

Bank Mergers

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of Bank of Florida-Southwest, Naples, Florida; Bank of Florida-Southeast, Fort Lauderdale; and Bank of Florida-Tampa Bay, Tampa; and to retain the acquired facilities as branches.

- Withdrawn, May 27, 2010

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- to merge with Southwest Bank, St. Louis, Missouri, and thereby establish 17 branches.

- Approved, May 25, 2010

Membership

Kansas City

First National Bank, Beemer, Nebraska -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank, First Community Bank.

- Approved, May 25, 2010

Reserve Bank Operations

Director, RBOPS

Federal Reserve Bank of New York -- to proceed with construction work for another phase of its CORE Program.

- Approved, May 25, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 29, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FHB FORMATION LLC	* 3A1	FHB Formation LLC, Boston, Massachusetts, to make investments into Northeast Bancorp and its wholly owned subsidiary, Northeast Bank, both of Lewiston, Maine, pursuant to section 3 of the Bank Holding Company Act, as amended.	Newspaper: Federal Register:	Not available 05/19/2010
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank & Trust Company and State Street International Holdings (SSIH), both of Boston, Massachusetts, to invest in one or more subsidiaries of SSIH in excess of the aggregate investment limits pursuant to section 211.9(f) of Regulation K in connection with the transfer of a subsidiary from SSIH to State Street Global Advisors, Inc.	Newspaper: Federal Register:	Not applicable Not applicable

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending May 29, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
DANSKE BANK A/S	FBSEA	Danske Bank A/S, Copenhagen, Denmark, to establish a branch office in New York, pursuant to Section 211.24 of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
HIGHLANDS BANCORP, INC	3A1	Highlands Bancorp, Inc. to become a one-bank holding company by acquiring 100 percent of Highlands State Bank, both of Vernon, New Jersey, pursuant to Section 3(a)(C) of the BHC Act of 1956, as amended, and Section 225.17 of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable
INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	4c8	Industrial and Commercial Bank of China, Limited, Beijing, China, to acquire Strong City Securities LLC, Newton, New Jersey and the Prime Dealer Services Business Unit of Fortis Securities LLC, New York, New York and thereby engage in certain securities activities, pursuant to Section 4(c)(8) of the BHC Act of 1956, as amended and Section 225.24 of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
PNBK HOLDINGS LLC	* 3A1	PNBK Holdings LLC, PNBK Sponsor LLC and PNBK Investment Partners LLC, all of Stamford, Connecticut requests prior approval to acquire Patriot National Bancorp, Inc. and Patriot National Bank, both of Stamford, Connecticut, and thereby become bank holding companies, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 06/21/2010
TORONTO-DOMINION BANK, THE	* 3A3	The Toronto-Dominion Bank, Toronto, Canada, and its subsidiaries TD US P&C Holdings ULC, Calgary, Canada, and TD Bank US Holding Company, Portland, Maine, to acquire The South Financial Group, Inc. and thereby indirectly acquire Carolina First Bank, both of Greenville, South Carolina, pursuant to Section 3(a)(3) of the BHC Act of 1956, as amended, and Section 225.11(c)(1) of Regulation Y.	Newspaper: Federal Register:	Not available 06/25/2010
Urban National Holding Corp.	* 3A1	Urban National Holding Corp., New York, New York, to become a bank holding company by acquiring 100 percent of Metropolitan Bank Holding Corp. and indirectly, Metropolitan National Bank, both of New York, New York, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available Not available

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District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 29, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEW CENTURY BANK DBA CUSTOMERS 1ST BANK	* Branch	New Century Bank, doing business as Customer 1st Bank, Phoenixville, PA, to establish a branch office, located at 1 South Main Street, Yardley, PA.	Newspaper: Federal Register:	06/10/2010 Not applicable
SUSQUEHANNA BANK	* Branch	Susquehanna Bank, Lititz, PA proposes to establish a branch office located at 2343 Oregon Pike, Lancaster, PA, pursuant to Section 9 of the FRA	Newspaper: Federal Register:	Not available Not applicable
TOWER BANCORP INC.	* 3A5	Tower Bancorp, Inc., Harrisburg, PA, to acquire First Chester County Corporation, West Chester, PA.	Newspaper: Federal Register:	Not available 04/09/2010

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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151818	COMMUNITY B&TC, CLARKS SUMMIT, PENNSYLVANIA	06/29/2009	05/20/2010	O	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 29, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 29, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CapGen Capital Group IV LLC	* 3A1	CapGen Capital Group IV LLC and CapGen Capital Group IV LP, both of New York, New York, to become bank holding companies through the acquisition of up to 49.9% of the voting securities of Jacksonville Bancorp, Jacksonville, Florida, and indirectly acquire The Jacksonville Bank, Jacksonville, Florida.	Newspaper: Federal Register:	Not available 06/18/2010
JACKSONVILLE BANCORP, INC.	* 3A5	Jacksonville Bancorp, Inc., Jacksonville, Florida, to acquire 100% of the voting securities of Atlantic BancGroup, Inc., Jacksonville Beach, Florida, and thereby indirectly acquire Oceanside Bank, Jacksonville Beach, Florida.	Newspaper: Federal Register:	Not available Not available
MIDDLEBURG BANK	* Branch	Middleburg Bank, Middleburg, Virginia, proposes to establish a branch at 8190 Stonewall Shops Square, Gainesville, Virginia.	Newspaper: Federal Register:	06/07/2010 Not applicable
UNION FIRST MARKET BANKSHARES CORPORATION	CIC	James E. Ukrop, Richmond, Virginia; The Third Amended and Restated James Edward Ukrop Revocable Trust, James E. Ukrop, Trustee; Robert Stephen Ukrop, Richmond, Virginia; The Amended and Restated Robert Stephen Ukrop Revocable Trust, Robert Stephen Ukrop, Trustee; Robert Scott Ukrop, Richmond, Virginia; The Amendment and Restatement of the Robert Scott Ukrop Revocable Declaration of Trust, Robert Scott Ukrop, Trustee; Joseph E. Ukrop, Richmond, Virginia; The Joseph Edward Ukrop Revocable Trust, Joseph E. Ukrop, Trustee; Robert Stephen Ukrop, Jr., Midlothian, Virginia; The Robert Stephen Ukrop, Jr., Revocable Trust, Robert Stephen Ukrop, Jr., Trustee; Jacquelin Ukrop Aronson, Richmond, Virginia; The Jacquelin Ukrop Aronson Revocable Trust, Jacquelin Ukrop Aronson, Trustee; Jeffrey Brown Ukrop, Glen Allen, Virginia; The Jeffrey Brown Ukrop Revocable Trust, Jeffrey Brown Ukrop, Trustee; Nancy Joseph Ukrop Kantner, Midlothian, Virginia; The Nancy Joseph Ukrop Kantner Revocable Trust, Nancy Joseph Ukrop Kantner, Trustee; Robert Stephen Ukrop, Trustee of Trust f/b/o Nancy Joseph Ukrop Kantner; and Jayne B. Ukrop, Trustee of Trust f/b/o Nancy Joseph Ukrop Kantner in aggregate to acquire 15.3201% of the voting securities of Union First Market Bankshares Corporation, Richmond, Virginia.	Newspaper: Federal Register:	Not available 06/16/2010

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 29, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COLUMBIA BANCORP, INC.	CIC	After-the-fact change in control notice filed by Stafford Lester Scaff, Jr., and Anne Csercsics Scaff, both of Lake City, Florida, to retain 19.94 percent of the outstanding shares of First Columbia Bancorp, Inc. (Bancorp), and its subsidiary, Columbia Bank (Bank), both of Lake City, Florida; and to acquire up to 42 percent of the outstanding shares of Bancorp and Bank.	Newspaper:	06/03/2010
			Federal Register:	Not available

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 29, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL STATE BANK	* 18C * Branch	Central State Bank, Elkader, Iowa, to merge with Corridor State Bank, Coralville, Iowa. As a result of the merger, Central State Bank, will establish a branch office at 2530 Corridor Way, Coralville, Iowa and 202 N Linn Street, Iowa City, Iowa.	Newspaper: Federal Register:	Not available Not applicable
COMMERCIAL BANCSHARES CORPORATION	* 3A1	Commercial Bancshares Corporation, Frontenac, Missouri, to become a bank holding company by acquiring 25 percent or more of the voting shares of Centrust Financial, Inc., Northbrook, Illinois, and thereby indirectly acquire Centrust Bank, N.A., Northbrook, Illinois.	Newspaper: Federal Register:	Not available 06/04/2010
NC BANCORP, INC.	4c8	NC Bancorp, Inc., Chicago, Illinois, to continue to engage de novo in making, acquiring, brokering or servicing loans or other extensions of credit.	Newspaper: Federal Register:	Not applicable 06/15/2010
PRAIRIELAND BANCORP EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Prairieland Bancorp Employee Stock Ownership Plan and Trust, Bushnell, Illinois, to increase its ownership to 44 percent of Prairieland Bancorp, Inc., Bushnell, Illinois, and thereby indirectly increase its ownership of Farmers and Merchants State Bank of Bushnell, Bushnell, Illinois.	Newspaper: Federal Register:	Not available 06/30/2010

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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539340	DEMOTTE ST BK, DEMOTTE, INDIANA	09/08/2009	05/21/2010	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending May 29, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLIED BANK	* Branch	Allied Bank, Mulberry, Arkansas, to establish a branch facility to be located at 4900 Kavanaugh Boulevard, Little Rock, Arkansas.	Newspaper:	06/07/2010
			Federal Register:	Not applicable
PROVIDENCE BANK	* Branch	Providence Bank, Columbia, Missouri, to relocate its main office facility to 1001 Club Village Drive, Columbia, Missouri. The current main office located at 2415 Carter Lane, Suite 102, Columbia, Missouri will be closed.	Newspaper:	06/04/2010
			Federal Register:	Not applicable
WEST PLAINS INVESTORS, INC.	CIC	Notice by Todd C. Green, Springfield, Illinois, individually to become the largest shareholder, and as member of the Green Family Control Group, to retain control of West Plains Investors, Inc., Jacksonville, Illinois. The Green Family Control Group consists of Todd C. Green; Ramon J. Green, Springfield, Illinois, as trustee of the Ramon J. Green Trust No. 11-01 U/A dated November 26, 2001, and as co-trustee of the Beverly J. Green Trust No. 11-01 U/A dated November 26, 2001; Beverly J. Green, Springfield, Illinois, as co-trustee of the Beverly J. Green Trust No. 11-01 U/A dated November 26, 2001; Jeffrey J. Green, Peoria, Illinois; Jill A. Green, East Moline, Illinois, as trustee of the Jill A. Green Trust U/A dated April, 6, 2001; Gail A. Green, Peoria, Illinois, as trustee of the Gail A. Green Trust UTA dated March 23, 2009, and Green Enterprises, LP Springfield, Illinois.	Newspaper:	06/01/2010
			Federal Register:	06/15/2010

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 29, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
215 HOLDING CO.	* 3A3	215 Holding Company, to acquire 100 percent of White Rock Bank, Cannon Falls, Minnesota.	Newspaper:	Not available
			Federal Register:	06/21/2010
FIRST DAKOTA FINANCIAL CORPORATION	CIC	Notice by Aaron Matthew Ness, Michael Forrest Ness and Robert Hunter Ness, as Co-Trustees of the Ness Irrevocable Family Trust, Yankton, South Dakota; Diane Jean Ness, Yankton, South Dakota, individually; Aaron Matthew Ness, Yankton, South Dakota, individually; Michael Forrest Ness, Sioux Falls, South Dakota, individually; and Robert Hunter Ness, Yankton, South Dakota, individually, and as Trustee of the Robert Hunter Ness Roth IRA, Yankton, South Dakota, to join Larry F. Ness, Yankton, South Dakota, individually and as Trustee of the Larry F. Ness 2009 Grantor Retained Annuity Trust, Yankton, South Dakota, and as Trustee of the Larry F. Ness Individual Retirement Account, Yankton, South Dakota, as a group acting in concert, to acquire and retain 25 percent or more of the shares of First Dakota Financial Corporation, Yankton, South Dakota, and thereby indirectly acquire and retain First Dakota National Bank, Yankton, South Dakota.	Newspaper:	Not available
			Federal Register:	06/16/2010

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending May 29, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK 7	* Branch	Bank 7, Oklahoma City, Oklahoma, to establish a branch at 3300 Oklahoma Avenue, Woodward, Oklahoma.	Newspaper: Federal Register:	06/10/2010 Not applicable
F.S.B. PROPERTIES, INC.	CIC	Notice submitted by Christopher Key Jordan and Crystal Lynn Jordan, both of Stigler, Oklahoma, as trustees of the Christopher Key Jordan 2008 Trust; and Kelly Dawn Jordan-Davis and Steven Scott Davis, both of Indianola, Oklahoma, as trustees of the Kelly Dawn Jordan-Davis 2008 Trust, to acquire control of F.S.B. Properties, Inc., and thereby indirectly acquire control of Farmers State Bank, both in Quinton, Oklahoma.	Newspaper: Federal Register:	Not available 06/15/2010
METCALF BANK	* 18C * Branch	Metcalf Bank, Lee's Summit, Missouri, to purchase certain assets and assume certain liabilities of the College, West 135th Street, West 67th Street, and Nieman Road branches of The First National Bank of Olathe, Olathe, Kansas, and incident thereto, to establish four branches.	Newspaper: Federal Register:	Not available Not applicable
UINTA BANK	* Branch	Uinta Bank, Mountain View, Wyoming, to establish a branch at 700 Yellow Creek Road, Evanston, Wyoming.	Newspaper: Federal Register:	06/28/2010 Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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14650	BANK OF LOCUST GROVE, LOCUST GROVE, OKLAHOMA	02/22/2010	05/25/2010	S	Small Bank
925859	CHETOPA ST B&TC, CHETOPA, KANSAS	03/01/2010	05/25/2010	O	Small Bank
622756	COLLEGIATE PEAKS BK, BUENA VISTA, COLORADO	02/22/2010	05/25/2010	S	Small Bank
516855	SECURITY BK, TULSA, OKLAHOMA	03/01/2010	05/25/2010	S	Int Sm Bank

CRA Examinations scheduled for

Quarter of

Institution Location

NONE

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending May 29, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITY NATIONAL BANCSHARES, INC.	CIC	Notice by Thomas L. Rees, Colorado City, Texas, to apply to the Federal Reserve Board for permission to retain 10% or more of the shares, and thereby control of City National Bancshares, Inc., and indirectly control its subsidiary, The City National Bank of Colorado City, both of Colorado City, Texas.	Newspaper: Federal Register:	04/13/2010 Not available
STEELE HOLDINGS, INC.	* 3A1	Steele Holdings, Inc., Tyler, Texas, to become a bank holding company by acquiring 100 percent of American State Bank, Arp, Texas.	Newspaper: Federal Register:	Not available 06/25/2010
TEXAS BANC FINANCIAL CORPORATION	* 3A1	Texas Banc Financial Corporation, Fort Worth, Texas, to acquire up to 100% of the voting shares of The Bank, Weatherford, Texas.	Newspaper: Federal Register:	Not available 06/18/2010

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 29, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANCORP, INC.	* 3A1	Anchor Bancorp, Inc., Lacey, Washington, to become a bank holding company by acquiring 100 percent of Anchor Mutual Savings Bank, Aberdeen, Washington, upon conversion from a mutual savings bank to a stock savings bank.	Newspaper:	Not available
			Federal Register:	Not available
CARPENTER COMMUNITY BANCFUND-A, L.P.	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A, LP, Carpenter Community Bancfund-CA, L.P., SCJ, Inc., and CCFW, Inc., all of Irvine, California, to acquire up to 35 percent of the outstanding voting shares of Bridge Capital Holdings and thereby indirectly acquire a greater controlling interest in Bridge Bank, N.A., both of San Jose, California.	Newspaper:	Not available
			Federal Register:	Not available
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 3A3	Castle Creek Capital Partners III, LP, Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, and Legions IV Advisory Corp, all of Rancho Santa Fe, CA, to increase their interest in First Chicago Bancorp, Chicago, Illinois, from 46.6% up to 85% of voting shares, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper:	Not available
			Federal Register:	06/21/2010
CHINO COMMERCIAL BANCORP	CIC	Daniel Hugh and Patricia L. Bowman, Fontana, California, for retroactive approval to retain 14.10 percent control of Chino Commercial Bancorp, and thereby retain control of Chino Commercial Bank, N.A., both of Chino, California.	Newspaper:	Not available
			Federal Register:	Not available
EAST WEST BANK	* Branch	East West Bank, Pasadena, California, to establish a branch at 4299 Rosewood Drive, Unit #108, Pleasanton, California.	Newspaper:	Not available
			Federal Register:	Not applicable
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California to make a 9.90% investment in North American Financial Holdings, Jacksonville, Florida.	Newspaper:	Not available
			Federal Register:	Not available
MISSION COMMUNITY BANCORP	4c8	Mission Community Bancorp, San Luis Obispo, California, and Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A, L.P., Carpenter Community Bancfund-CA, L.P., CCFW, Inc., and SCJ, Inc., all of Irvine, California, to form a wholly-owned subsidiary, Mission Asset Management, Inc., San Luis Obispo, California, to engage in extending credit and servicing loans, pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	06/15/2010
ONE MAIN STREET, LLC	* 3A1	One Main Street, LLC, and One Main Street Management, LLC, both of New York, New York, to become bank holding companies by acquiring 100 percent of Liberty Bank, Inc., Salt Lake City, Utah.	Newspaper:	Not available
			Federal Register:	04/08/2010

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 29, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
SKBHC HOLDINGS, LLC	* 3A1	SKBHC Holdings, LLC, Corona del Mar, California, to become a bank holding company by acquiring 100 percent of Starbuck Bancshares, Inc. and thereby indirectly the First National Bank of Starbuck, both of Starbuck, Minnesota.	Newspaper: Federal Register:	Not available 04/27/2010
STERLING FINANCIAL CORPORATION	CIC	Warburg Pincus Private Equity X, L.P., Warburg Pincus X Partners, L.P., Warburg Pincus X, L.P., Warburg Pincus X, LLC, Warburg Pincus Partners, LLC, and Warburg Pincus & Co., New York, New York, to acquire up to 24.9% of the outstanding shares of Sterling Financial Corporation, Spokane, Washington, and thereby indirectly acquire control of Sterling Savings Bank, Spokane, Washington, and Golf Savings Bank, Mountlake Terrace, Washington.	Newspaper: Federal Register:	Not available Not available
STERLING FINANCIAL CORPORATION	CIC	Thomas H. Lee Equity Fund VI, L.P., Thomas H. Lee Parallel Fund VI, L.P., Thomas H. Lee Parallel (DT) Fund VI, L.P., and THL Sterling Equity Investors, L.P., all of Boston, Massachusetts, to acquire up to 24.9% of the outstanding shares of Sterling Financial Corporation, Spokane, Washington, and thereby indirectly acquire control of Sterling Savings Bank, Spokane, Washington, and Golf Savings Bank, Mountlake Terrace, Washington.	Newspaper: Federal Register:	05/25/2010 05/26/2010
SYRINGA BANCORP	CIC	Hilario John Arguinchona and Karen Arguinchona for retroactive approval to retain 31.82 percent control of Syringa Bancorp, and thereby retain control of Syringa Bank, both of Boise, Idaho.	Newspaper: Federal Register:	Not available Not available
U & I FINANCIAL CORP.	* 3A1	U & I Financial Corporation to become a Bank Holding Company by acquiring 100 percent of UniBank, both of Lynnwood, Washington.	Newspaper: Federal Register:	Not available 06/01/2010

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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Institution	Location
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* Subject to the provisions of the Community Reinvestment Act